
State:	Arkansas	Filing Company:	Royal Neighbors of America
TOI/Sub-TOI:	L08 Life - Other/L08.000 Life - Other		
Product Name:	Endorsement Amending either the Basis of Values or Reserves Provision		
Project Name/Number:	1934 Endorsement Basis of Values or Reserves Provision/1934 Rev. 9-2012		

Filing at a Glance

Company:	Royal Neighbors of America
Product Name:	Endorsement Amending either the "Basis of Values" or "Reserves" Provision
State:	Arkansas
TOI:	L08 Life - Other
Sub-TOI:	L08.000 Life - Other
Filing Type:	Form
Date Submitted:	09/04/2012
SERFF Tr Num:	RNOA-128665564
SERFF Status:	Closed-Approved-Closed
State Tr Num:	
State Status:	Approved-Closed
Co Tr Num:	1934 REV. 9-2012
Implementation	On Approval
Date Requested:	
Author(s):	John Friederich, Philip Blankenfeld, Deb Zemo
Reviewer(s):	Linda Bird (primary)
Disposition Date:	09/10/2012
Disposition Status:	Approved-Closed
Implementation Date:	
State Filing Description:	

State:	Arkansas	Filing Company:	Royal Neighbors of America
TOI/Sub-TOI:	L08 Life - Other/L08.000 Life - Other		
Product Name:	Endorsement Amending either the Basis of Values or Reserves Provision		
Project Name/Number:	1934 Endorsement Basis of Values or Reserves Provision/1934 Rev. 9-2012		

General Information

Project Name: 1934 Endorsement "Basis of Values" or "Reserves" Provision	Status of Filing in Domicile: Pending
Project Number: 1934 Rev. 9-2012	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments: Illinois is pending approval
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Individual Market Type:
Overall Rate Impact:	Filing Status Changed: 09/10/2012
	State Status Changed: 09/10/2012
Deemer Date:	Created By: Deb Zemo
Submitted By: Deb Zemo	Corresponding Filing Tracking Number: 1934 Rev. 9-2012

Filing Description:

Enclosed for your review and approval is a specimen copy of the endorsement.

This endorsement is new, and has never been issued by Royal Neighbors of America (Royal Neighbors), nor been available for attachment to any life insurance or annuity certificate issued by Royal Neighbors at, or subsequent to issue.

To the best of my knowledge and belief, no part of this submission contains any unusual or possibly controversial items contrary to normal industry standards, and no assumptions or provisions contained in the forms unfairly discriminate in the availability of rates or benefits for applicants of the same class, equal expectation of life, and degree of risk or hazard.

The purpose of the endorsement is to amend and comply with the contract language related to Reserve calculations used for life insurance certificates. This endorsement does not amend any other provision of the certificates except for those related to the reserve calculations. It is intended that this endorsement will be attached to new issues of the life insurance certificates identified in this filing (provided in the supporting document tab), which have all received prior approval for use.

Company and Contact

Filing Contact Information

Debra Zemo, Compliance Assistant/Legal Secretary	zemodm@royalneighbors.org
230 16th Street	800-627-4762 [Phone] 8233 [Ext]
Rock Island, IL 61201	309-788-3887 [FAX]

Filing Company Information

Royal Neighbors of America	CoCode: 57657	State of Domicile: Illinois
230 16th Street	Group Code:	Company Type: Life, Health,
Rock Island, IL 61201	Group Name: Royal Neighbors	Annuity
(309) 732-8232 ext. 8232[Phone]	FEIN Number: 36-1711198	State ID Number:

Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00

State: Arkansas **Filing Company:** Royal Neighbors of America
TOI/Sub-TOI: L08 Life - Other/L08.000 Life - Other
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Project Name/Number: 1934 Endorsement Basis of Values or Reserves Provision/1934 Rev. 9-2012

Retaliatory? Yes
Fee Explanation: 1 form x \$50 = \$50
Per Company: No

Company	Amount	Date Processed	Transaction #
Royal Neighbors of America	\$50.00	09/04/2012	62259047

State:	Arkansas	Filing Company:	Royal Neighbors of America
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	09/10/2012	09/10/2012

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Supporting Document	Contract Affected	Deb Zemo	09/05/2012	09/05/2012

State:	Arkansas	Filing Company:	Royal Neighbors of America
TOI/Sub-TOI:	L08 Life - Other/L08.000 Life - Other		
Product Name:	Endorsement Amending either the Basis of Values or Reserves Provision		
Project Name/Number:	1934 Endorsement Basis of Values or Reserves Provision/1934 Rev. 9-2012		

Disposition

Disposition Date: 09/10/2012

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document (revised)	Contract Affected		Yes
Supporting Document	Contract Affected	Replaced	Yes
Form	Endorsement Amending either the "Basis of Values" or "Reserves" Provision		Yes

SERFF Tracking #:	RNOA-128665564	State Tracking #:		Company Tracking #:	1934 REV. 9-2012
State:	Arkansas	Filing Company:			Royal Neighbors of America
TOI/Sub-TOI:	L08 Life - Other/L08.000 Life - Other				
Product Name:	Endorsement Amending either the Basis of Values or Reserves Provision				
Project Name/Number:	1934 Endorsement Basis of Values or Reserves Provision/1934 Rev. 9-2012				

Amendment Letter

Submitted Date: 09/05/2012

Comments:

Endorsement will attach to contracts identified.

Changed Items:

Supporting Document Schedule Item Changes:

User Added -Name: Contract Affected

Comment: The purpose of the endorsement is to amend and comply with the contract language related to Reserve calculations used for life insurance certificates. This endorsement does not amend any other provision of the certificates except for those related to the reserve calculations. It is intended that this endorsement will be attached to new issues of the life insurance certificates identified in this filing (provided in the supporting document tab), which have all received prior approval for use.

Contracts Affected by Maximum Valuation Interest Rate-AR.pdf

Contracts Affected by Maximum Valuation Interest Rate-AR 9-5-12.pdf

State:	Arkansas	Filing Company:	Royal Neighbors of America
TOI/Sub-TOI:	L08 Life - Other/L08.000 Life - Other		
Product Name:	Endorsement Amending either the Basis of Values or Reserves Provision		
Project Name/Number:	1934 Endorsement Basis of Values or Reserves Provision/1934 Rev. 9-2012		

Form Schedule

Lead Form Number: 1934 Rev. 9-2012							
Item No.	Schedule Item Status	Form Number	Form Type	Form Name	Action/ Action Specific Data	Readability Score	Attachments
1		1934 Rev. 9-2012	POLA	Endorsement Amending either the "Basis of Values" or "Reserves" Provision	Initial:		1934 Rev. 9-2012.pdf

Form Type Legend:

ADV	Advertising	AEF	Application/Enrollment Form
CER	Certificate	CERA	Certificate Amendment, Insert Page, Endorsement or Rider
DDP	Data/Declaration Pages	FND	Funding Agreement (Annuity, Individual and Group)
MTX	Matrix	NOC	Notice of Coverage
OTH	Other	OUT	Outline of Coverage
PJK	Policy Jacket	POL	Policy/Contract/Fraternal Certificate
POLA	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	SCH	Schedule Pages



INSURING LIVES • SUPPORTING WOMEN • SERVING COMMUNITIES™

ROYAL NEIGHBORS OF AMERICA
230 16th Street • Rock Island, IL 61201
(309) 788-4561 • (800) 627-4762
contact@royalneighbors.org • www.royalneighbors.org

ENDORSEMENT

Amending either the “Basis of Values” or “Reserves” Provision, as applicable

Attached to, and made a part of:

Certificate Number

[00001XXXXXX]

Name of Insured

[JOHN A. DOE]

The text of either the “Basis of Values” or “Reserves” provision, as applicable, contained in this life insurance certificate is hereby amended by striking out the text of the provision in its entirety, and inserting in lieu thereof the following text:

“Reserves are based on 100% of The Ultimate Commissioners’ 2001 Standard Ordinary (CSO) mortality table, male/female, smoker/non-smoker, age last birthday, 3½% interest. Reserves are according to the Commissioners’ Reserve Valuation Method. All values are equal to or greater than those required by law.”

Executed at the Home Office of Royal Neighbors of America in Rock Island, Illinois on the date of issue of the life insurance certificate to which it is attached.

Secretary and General Counsel

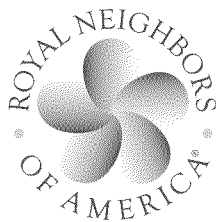
President and CEO

State:	Arkansas	Filing Company:	Royal Neighbors of America
TOI/Sub-TOI:	L08 Life - Other/L08.000 Life - Other		
Product Name:	Endorsement Amending either the Basis of Values or Reserves Provision		
Project Name/Number:	1934 Endorsement Basis of Values or Reserves Provision/1934 Rev. 9-2012		

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Flesch Certification		
Comments:			
Attachment(s):			
Certification of Flesch.pdf			
Compliance Rule and Regulation.pdf			

		Item Status:	Status Date:
Satisfied - Item:	Contract Affected		
Comments:	The purpose of the endorsement is to amend and comply with the contract language related to Reserve calculations used for life insurance certificates. This endorsement does not amend any other provision of the certificates except for those related to the reserve calculations. It is intended that this endorsement will be attached to new issues of the life insurance certificates identified in this filing (provided in the supporting document tab), which have all received prior approval for use.		
Attachment(s):			
Contracts Affected by Maximum Valuation Interest Rate-AR.pdf			
Contracts Affected by Maximum Valuation Interest Rate-AR 9-5-12.pdf			



230 16th Street | Rock Island, IL 61201

Phone: (309) 788-4561 | Toll-free: (800) 627-4762

E-mail: contact@royalneighbors.org | Web site: www.royalneighbors.org

CERTIFICATION OF FLESCH READING EASE SCORE

Royal Neighbors of America does hereby certify that the following endorsement form, specimen copies of which are submitted herewith, are in its judgment readable based on the factors specified in Arkansas Regulations.

<u>FORM</u>	<u>TITLE</u>	<u>FLESCH SCALE READABILITY ANALYSIS AND TEST SCORE</u>
1934 Rev. 9-2012	Endorsement Amending either the "Basis of Values" or "Reserves" Provision, as applicable	36.7

- A Flesch reading ease test scores of the above forms is as indicated above.
- The forms are printed, except for specification pages, schedules and tables, in not less than ten point, one point leaded.
- The forms listed above were analyzed in their entirety both to the method and formula as specified in Arkansas Regulations.

Although Form ; Rev. 8-2012 has a Flesch Score of less than 40, when attached to contracts included in this filing the Flesch reading ease test score is greater than 40.

Dated this 4th day of September 2012

By 
Philip K. Blankenfeld – Compliance Manager

Certificate of Compliance with Arkansas Rule and Regulation 19

Insurer: ROYAL NEIGHBORS OF AMERICA

Form Number(s): 1924 Rev. 9-2012

I hereby certify that the filing above meets all applicable Arkansas requirements including the requirements of Rule and Regulation 19.

Bruce R. Peterson

Signature of Company Officer

BRUCE R PETERSON

Name

SECRETARY AND GENERAL COUNSEL

Title

9/4/2012

Date

Form # 200711A Term Life	200711A-AR
SERFF #	RNOA-125278342
Approved	10/30/2007
Form # 200612A SIWL	200612A-AR
SERFF #	N/A
Approved	11/6/2006 - A
Form # 200613A GDB	200613A-AR
SERFF #	N/A
Approved	11/27/2006 - A
Form # 200811 Permanent	200811-AR
SERFF #	RNOA-125592537
Approved	4/23/2008

Form # 1111 SPWL	1111-AR
SERFF #	RNOA-127355351
Approved	9/1/2011
Form # 1211 UL	1211-AR
SERFF #	RNOA-128175019
Approved	5/7/2012

State:	Arkansas	Filing Company:	Royal Neighbors of America
TOI/Sub-TOI:	L08 Life - Other/L08.000 Life - Other		
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Superceded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
09/04/2012	Supporting Document	Contract Affected	09/05/2012	Contracts Affected by Maximum Valuation Interest Rate-AR.pdf

Form # 200711A Term Life	200711A-AR
SERFF #	RNOA-125278342
Approved	10/30/2007
Form # 200612A SIWL	200612A-AR
SERFF #	N/A
Approved	11/6/2006 - A
Form # 200613A GDB	200613A-AR
SERFF #	N/A
Approved	11/27/2006 - A
Form # 200811 Permanent	200811-AR
SERFF #	RNOA-125592537
Approved	4/23/2008